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JUN 24 2008
UTAH STATE
INSURANCE DEPT

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

PREMIER TITLE INSURANCE AGENCY, INC.
7240 South Highland Dr., #200
Salt Lake City, UT 84121
License No. 97944

**STIPULATION
&
ORDER**

Docket No.

2008-083LC

Enf. Case No. 2153

STIPULATION

1. Respondent, Premier Title Insurance Agency, Inc., is a licensed title insurance agency in the State of Utah, holding License No. 97944.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

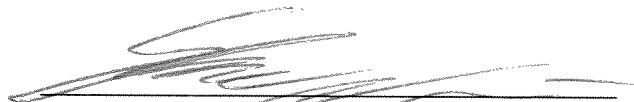
3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

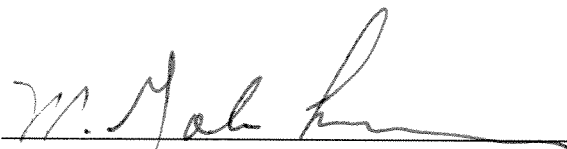
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 16 day of June, 2008.



PREMIER TITLE INSURANCE AGENCY, INC.
Shane Norris, President



UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. During approximately March 2008, Respondent's marketing agents distributed prescription containers, with a label identifying the Respondent and its marketing representative, containing bubble gum to its clients.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In distributing self-promotional items that were edible to its clients, Respondent violated Utah Administrative Code Rule R590-153-6.E.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

THE PRESIDING OFFICER RECOMMENDS THAT THE TITLE AND ESCROW COMMISSION IMPOSE THE FOLLOWING PENALTIES:

1. Respondent be assessed an administrative forfeiture in the amount of \$500.00, to be paid within 30 days of the date of the imposition of the penalty by the Title and Escrow

Commission.

DATED this 25th day of June, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

IMPOSITION OF PENALTY

By a vote of 5 to 0, taken in open meeting on this date, the Title and Escrow

Commission hereby imposes the penalties recommended in the Order herein above.

Dated this 14 day of July, 2008.



GLEN W. ROBERTS, Chairman
Title and Escrow Commission

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$2,500.00 per violation for an individual and of up to \$5,000.00 per violation for an agency, and the suspension or revocation of your licenses, and the filing of an action to enforce this Order in the District Court,

which may impose penalties of up to \$10,000.00 per day for continued violation.


You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CONCURRENCE WITH COMMISSION IMPOSED PENALTY

On behalf of the Commissioner of the Utah Insurance Department I hereby concur with the penalty imposed by the Utah Title Commission in the above matter.

DATED this 14th day of July, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD
Administrative Law Judge

CERTIFICATE OF MAILING

I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Premier Title Insurance Agency Inc
7240 South Highland Dr #200
Salt Lake City, Ut 84121

DATED this 14th day of July, 2008.


Angie Thomas Court Clerk

Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901